

Information to identify the case:

Debtor 1	<u>Anthony M Giglio</u>	Social Security number or ITIN	xxx-xx-1676
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Amanda K Higgins</u>	Social Security number or ITIN	xxx-xx-7426
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 19-23575-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony M Giglio

Amanda K Higgins

10/18/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony M Giglio
 Amanda K Higgins
 Debtors

Case No. 19-23575-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db/jdb +Anthony M Giglio, Amanda K Higgins, 205 Jasinski Avenue, Manville, NJ 08835-2139
 518348371 Associated Radiologists, c/o Michael S. Harrison, 3155 NJ-10, Denville, NJ 07834
 518348372 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 518348373 +Cach OF NJ, c/o Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201,
 Parsippany, NJ 07054-4609
 518348374 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 518348376 +EOS CCA, PO BBOX 981008, Boston, MA 02298-1008
 518348377 Family Care, 257 East Route 22, Green Brook, NJ 08812
 518348380 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518348381 +Rubin & Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2019 02:24:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 19 2019 02:24:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518348375 +EDI: NAVIENTFKASMDOE.COM Oct 19 2019 05:38:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 518348379 EDI: IIC9.COM Oct 19 2019 05:38:00 IC System, Inc., 444 Highway 96 East,
 P. O. Box 64437, Saint Paul, MN 55164-0437
 518348382 +E-mail/Text: bankruptcy@savit.com Oct 19 2019 02:25:43 SaVit Collection Agency,
 Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
 518348383 +EDI: VERIZONCOMB.COM Oct 19 2019 05:38:00 Verizon, Verizon Wireless Bk Admin,
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
 518348384 +EDI: WFFC.COM Oct 19 2019 05:38:00 Wells Fargo Home Mortgage, Attn: Bankruptcy Dept,
 P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518348378 Husband and wife

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
 Kirsten B. Ennis on behalf of Debtor Anthony M Giglio pacerecf@ennislegal.com,
 r53278@notify.bestcase.com
 Kirsten B. Ennis on behalf of Joint Debtor Amanda K Higgins pacerecf@ennislegal.com,
 r53278@notify.bestcase.com
 Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5